

IN THE CLAIMS:

Please amend claims 30 and 31 as follows:

30. (Amended) An information storage device embodying a questionnaire for an investor, the questionnaire for determining at least one financial strategy for assets to meet financial goals, the at least one financial strategy determined using Monte Carlo simulations of a plurality of the financial strategies and software-implemented decision analysis employing multi-attribute utility theory, the information storage device comprising:

means for querying the investor as to financial preferences of the investor, the financial preferences being related to the financial goals;

means for querying the investor as to assets of the investor; and

means for querying the investor as to personal data of the investor;

wherein the Monte Carlo simulations use the financial preferences of the investor, the assets of the investor, and the personal data of the investor, and the multi-attribute utility theory uses the financial preferences of the investor.

31. (Amended) An information storage device embodying a report for an investor, the report for providing information on at least one financial strategy for assets to meet financial goals, the at least one financial strategy determined using Monte Carlo simulations of a plurality of the financial strategies and software-implemented decision analysis employing multi-attribute utility theory, the information storage device comprising:

means for providing information on the Monte Carlo simulations;

means for providing information on the multi-attribute utility theory; and

ai
Cont'd

means for providing information on the determined at least one strategy.

Please add claim 32 as follows:

32. A method according to claim 1, wherein the financial goals are college tuition

02

financial goals.
